

FIG. 1A

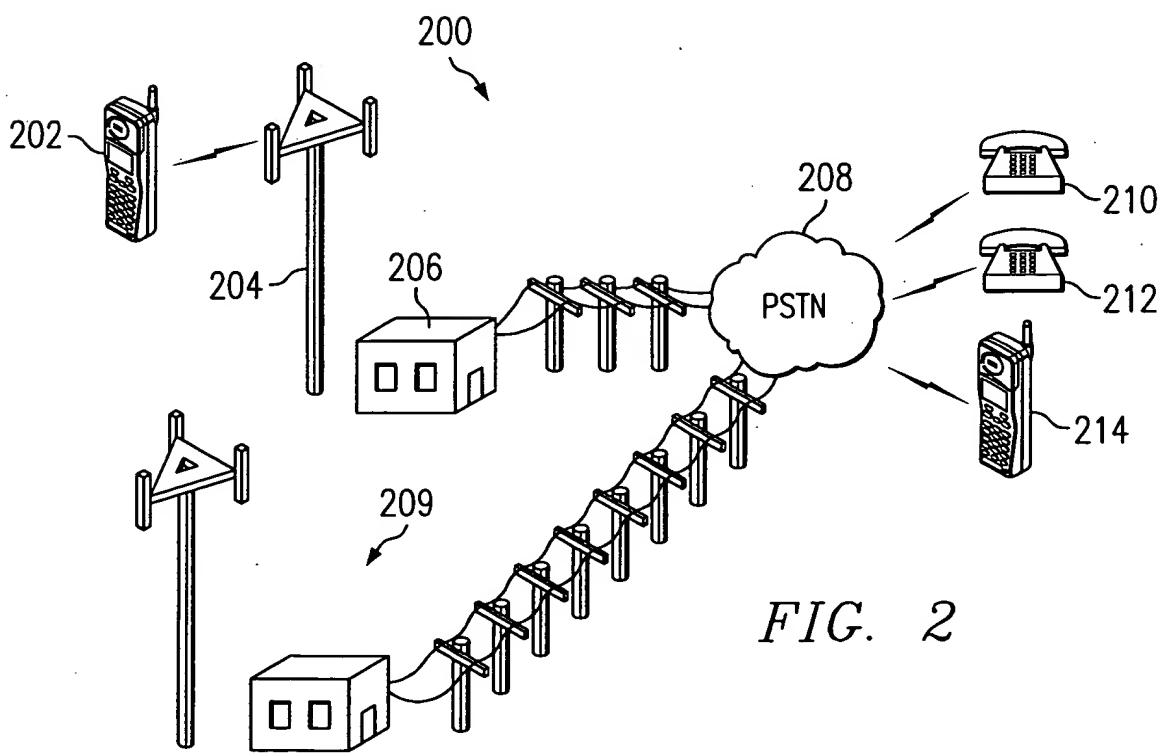
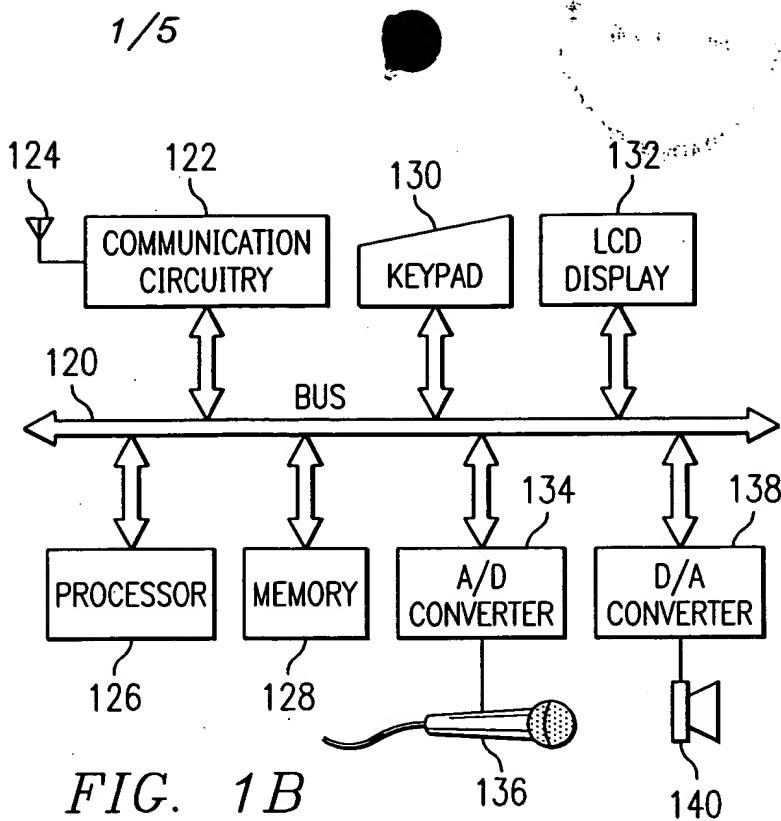


FIG. 3

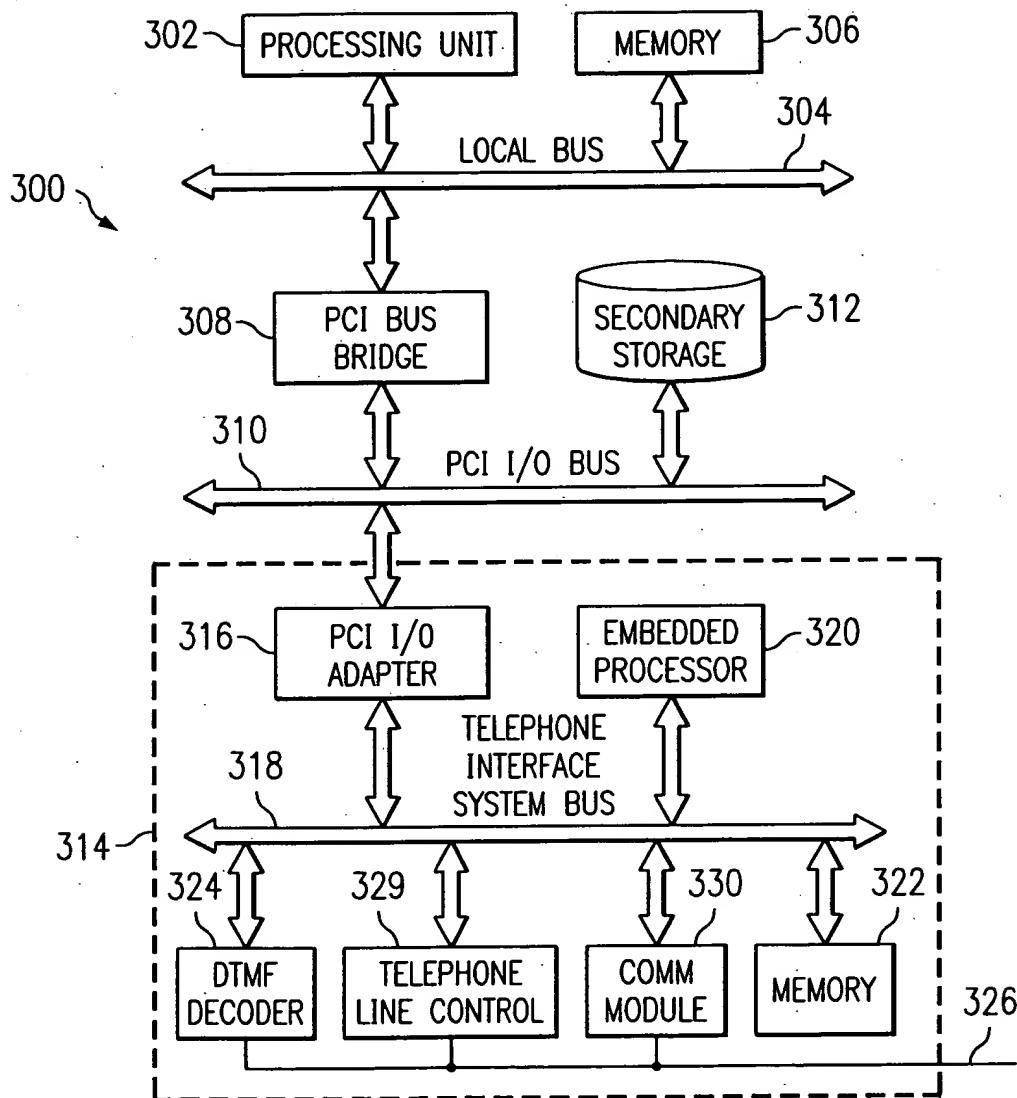
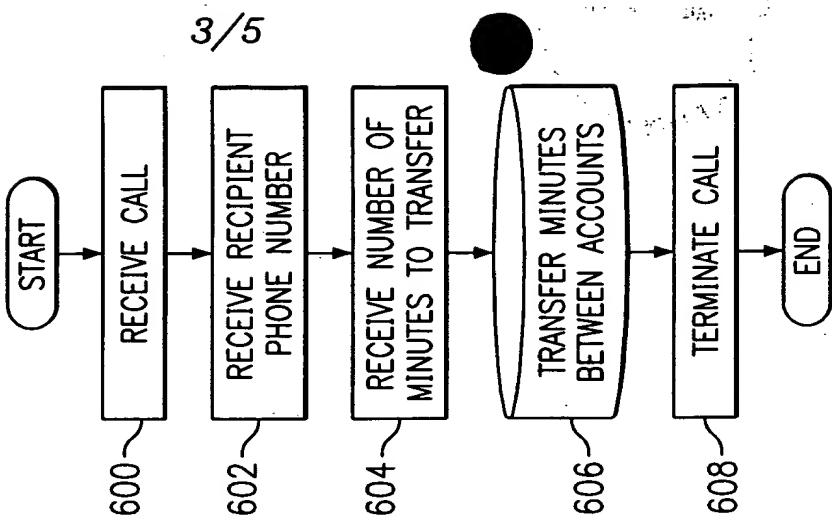


FIG. 4

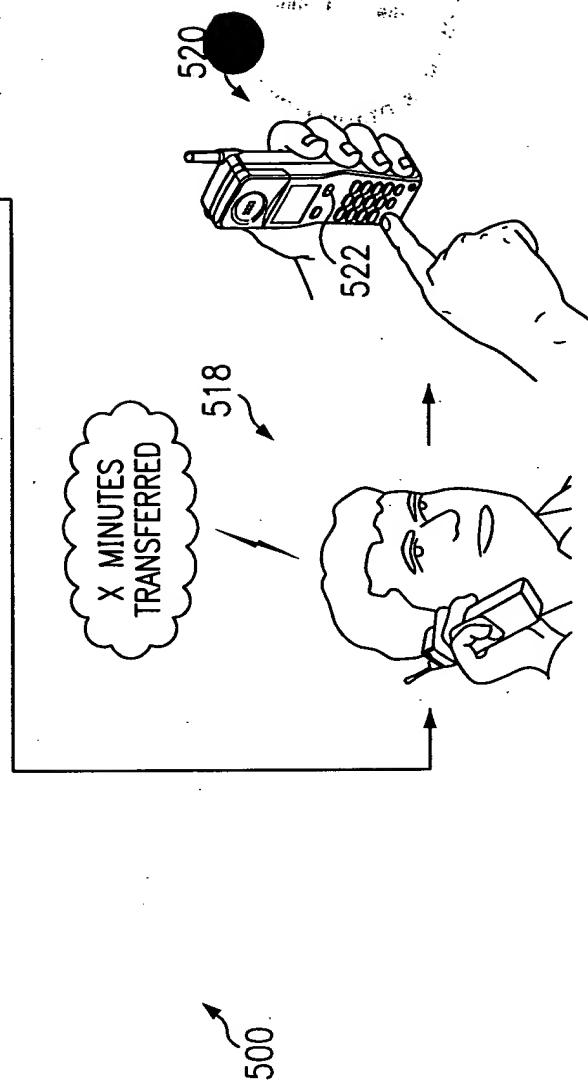
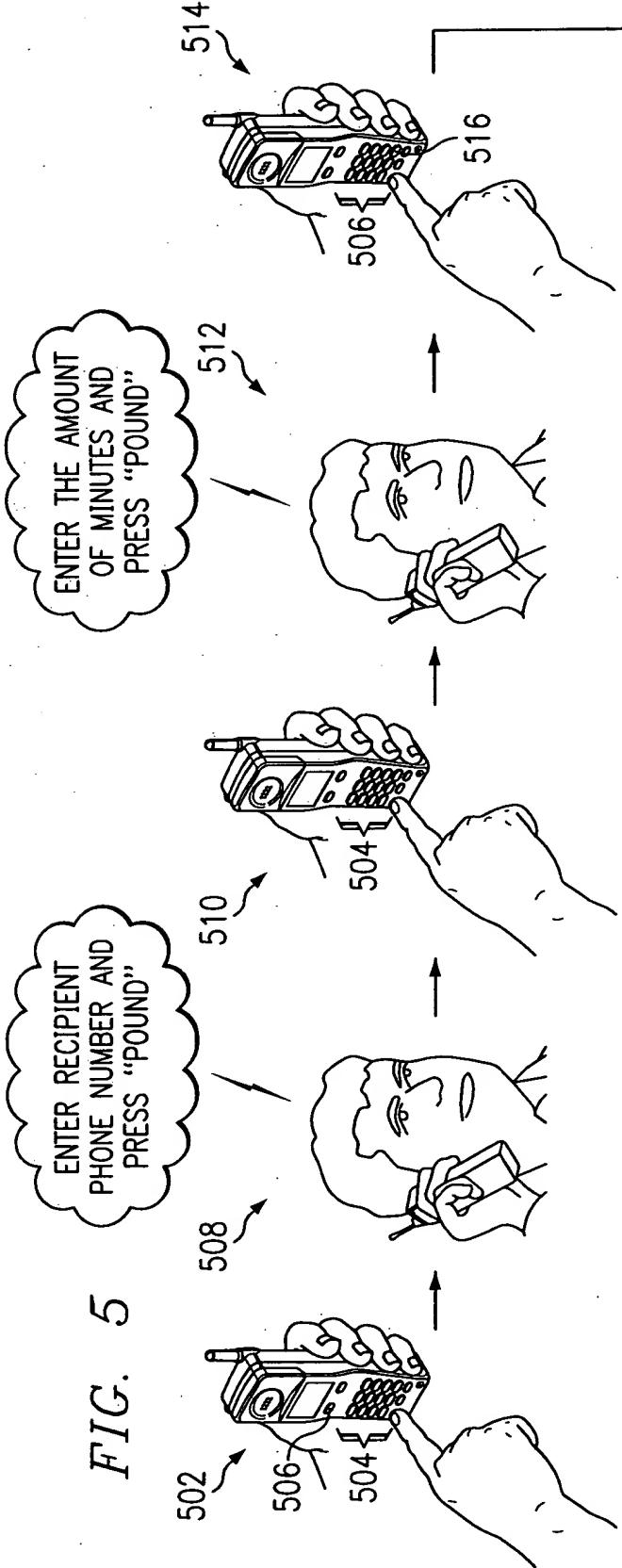
ACCOUNT HOLDER	ACCOUNT NUMBER	NUMBER OF MINUTES TO TRANSFER	ABILITY TO TRANSFER	ACCOUNT HOLDER	ACCOUNT NUMBER	NUMBER OF MINUTES TO TRANSFER	ABILITY TO TRANSFER
404	406	408	410	404	406	408	410
MARY SMITH	1234567	120	N	JAMES HENRY	7654321	72	Y
JOHN DOE	5476231	61	N	SUSAN RIGHT	1467238	130	Y
BILL JONES	1574892	20	N	SALLY MARTIN	2749853	11	Y
KAY SMITH	1357986	17	Y	ALVIN MOORE	9753125	81	N
STEPHEN SILVERMAN	512-344-2557	83	Y				
HENRY KERN	512-664-2347	42	N				
SARA ROSS	512-345-5802	27	N				
JERRY COLLINS	512-453-8734	56	Y				
SANDRA SWIFT	512-873-5567	151	Y				
FRANKLIN SMITH	512-464-9963	73	N				
EVELYN STONE	512-496-8567	17	N				
BARRY GEORGE	512-987-6785	67	Y				

FIG. 6



ENTER THE AMOUNT
OF MINUTES AND
PRESS "POUND"

FIG. 5



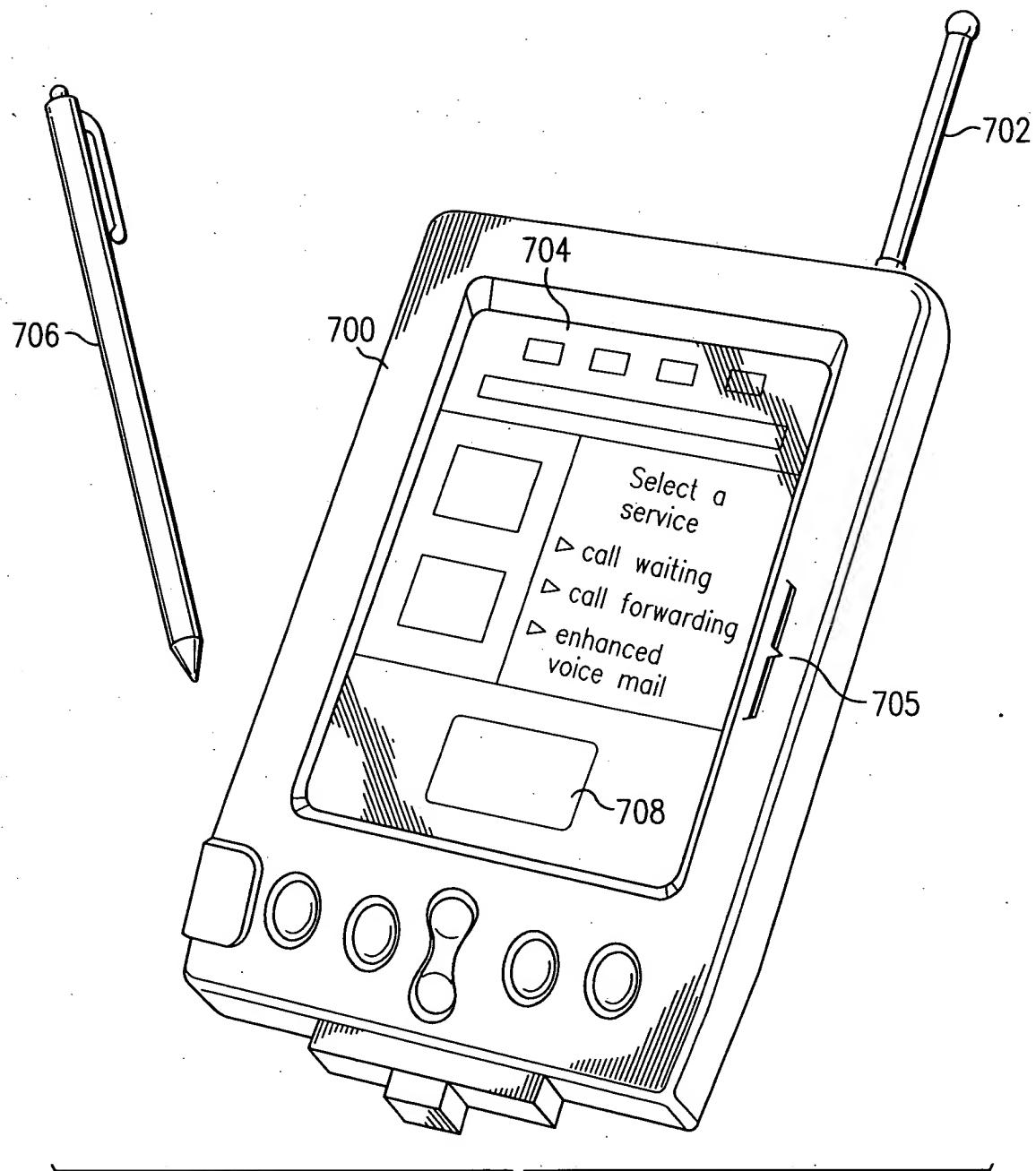


FIG. 7